

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

In re:

STEVEN ECHTMAN,

Debtor

Case No. 14-31373

Chapter 7

Hon. Judge Hannah L. Blumenstiel

**DECLARATION OF DEBTOR REGARDING SPECIAL CIRCUMSTANCES TO  
REBUT PRESUMPTION OF ABUSE**

NOW COMES STEVEN ECHTMAN, Debtor in the above referenced Chapter 7 Bankruptcy case, and declares that special circumstances exist regarding his personal financial circumstances that rebut the presumption of abuse.

1. I, STEVEN ECHTMAN, filed for Chapter 7 Bankruptcy protection on 9/23/2014, Case Number 14-31373. I believe that my financial circumstances are substantially different from the average debtor as to justify special consideration from the court.
2. I filed Chapter 7 bankruptcy due to the fact that I have a significant amount of debt and my sole source of income is unemployment compensation, with contributions from my girlfriend.
3. Line 12 of the Form b22A ("Means Test") discloses total current monthly income for § 707(b)(7) in the amount of \$5,704.26. The monthly income annualized is \$68,451.12.
4. The Means Test is not an accurate representation nor is it indicative of my income and current financial situation.
5. My income is well below the monthly income annualized under the Means Test. If you take out my previous income from Amigo Cloud that I no longer work for and my severance pay, that I already received, you will see there is no presumption of abuse pursuant to 11 U.S.C. § 707(b)(2).

6. Based on the above stated facts, I believe that I have demonstrated special circumstances to rebut the presumption of abuse under 11 U.S.C. § 707(b)(2).

I assert that the above information is true and correct under penalty of perjury.

  
/s/ STEVEN ECHTMAN

Subscribed and sworn to before me  
This 21 day of October 2014

/s/ Johan Andres Manchola  
Johan Andres Manchola, Notary Public  
Acting in  
My commission expires: November 11, 2015

